

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18–19833–VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Awni M Elias  
23 Barbour St  
Haledon, NJ 07508

Nahieh Elias  
23 Barbour St  
Haledon, NJ 07508

Social Security No.:  
xxx–xx–6815

xxx–xx–8742

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on August 21, 2018.

On 2/20/19 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Vincent F. Papalia on:

Date: March 21, 2019  
Time: 08:30 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,  
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: February 21, 2019  
JAN: wdh

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Awni M Elias  
 Nahieh Elias  
 Debtors

Case No. 18-19833-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 46

Date Rcvd: Feb 21, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2019.

db/jdb  
 cr +Awni M Elias, Nahieh Elias, 23 Barbour St, Haledon, NJ 07508-1448  
 +Select Portfolio Servicing, Inc., as servicer for, McCalla Raymer Leibert Pierce, LLC,  
 99 Wood Avenue, Suite 803, Iselin, NJ 08830-2713  
 cr U.S. Bank NA, successor trustee to Bank of America, P.O. Box 65250,  
 Salt Lake City, UT 84165-0250  
 517530351 +AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871  
 517530352 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: BANKAMERICA, PO BOX 982238, EL PASO, TX 79998)  
 517640263 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 517530357 +CHASE AUTO, PO BOX 901003, FT WORTH, TX 76101-2003  
 517530358 +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
 517530370 +CHASE-TOYRUS, PO BOX 15298, WILMINGTON, DE 19850-5298  
 517530371 +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
 517530402 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: WEBBANK/DFS, 1 DELL WAY, ROUND ROCK, TX 78682)  
 517530378 +DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218  
 517530380 +FNB OMAHA, PO BOX 3412, OMAHA, NE 68103-0412  
 517530381 +KML Law Group, P.C., 701 Market Street, Philadelphia, PA 19106-1538  
 517530383 RAYMOUR FLA, CSCL DISPUTE TEAM N8235-04M, DES MOINES, IA 50306  
 517530384 RYMR&FLNIGN, CSCL DISPUTE TEAM N8235-04M, DES MOINES, IA 50306  
 517530387 +SEARS/CBNA, PO BOX 6282, SIOUX FALLS, SD 57117-6282  
 517597078 +TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507  
 517530400 +THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
 517530401 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: US BK RMS CC, PO BOX 108, SAINT LOUIS, MO 63166)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 22 2019 00:17:13 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 22 2019 00:17:10 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/PDF: gecsedirecoverycorp.com Feb 22 2019 00:14:34  
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
 517530349 +E-mail/Text: ally@ebn.phinsolutions.com Feb 22 2019 00:16:08 ALLY FINANCIAL,  
 200 RENAISSANCE CTR, DETROIT, MI 48243-1300  
 517530353 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 22 2019 00:15:15 CAPITAL ONE,  
 PO BOX 30253, SALT LAKE CITY, UT 84130-0253  
 517530356 +E-mail/Text: bankruptcy@cavps.com Feb 22 2019 00:17:31 CAVALRY PORT, PO BOX 27288,  
 TEMPE, AZ 85285-7288  
 517631464 +E-mail/Text: bankruptcy@cavps.com Feb 22 2019 00:17:31 CAVALRY SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 517530374 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 22 2019 00:16:55 COMENITY BANK/EXPRESS,  
 PO BOX 182789, COLUMBUS, OH 43218-2789  
 517530375 +E-mail/Text: mrdiscen@discover.com Feb 22 2019 00:16:10 DISCOVER FIN SVCS LLC,  
 PO BOX 15316, WILMINGTON, DE 19850-5316  
 517530377 E-mail/Text: mrdiscen@discover.com Feb 22 2019 00:16:10 DISCOVERBANK, PO BOX 15316,  
 WILMINGTON, DE 19850  
 517530382 +E-mail/Text: bnc@nordstrom.com Feb 22 2019 00:16:22 NORDSTROM/TD BANK USA,  
 13531 E CALEY AVE, ENGLEWOOD, CO 80111-6504  
 517530386 +E-mail/PDF: pa\_dc\_claims@navient.com Feb 22 2019 00:28:01 SALLIE MAE, PO BOX 9655,  
 WILKES BARRE, PA 18773-9655  
 517530385 +E-mail/Text: ebn\_bkrt\_forms@salliemae.com Feb 22 2019 00:17:50 SALLIE MAE, PO BOX 3229,  
 WILMINGTON, DE 19804-0229  
 517530388 +E-mail/Text: jennifer.chacon@spservicing.com Feb 22 2019 00:18:21 SPS, PO Box 65250,  
 Salt Lake City, UT 84165-0250  
 517530389 +E-mail/PDF: gecsedirecoverycorp.com Feb 22 2019 00:14:34 SYNCB/BANANA REP, PO BOX 965005,  
 ORLANDO, FL 32896-5005  
 517530390 +E-mail/PDF: gecsedirecoverycorp.com Feb 22 2019 00:15:05 SYNCB/CARE CREDIT,  
 950 FORRER BLVD, KETTERING, OH 45420-1469  
 517530391 +E-mail/PDF: gecsedirecoverycorp.com Feb 22 2019 00:14:06 SYNCB/GAP, PO BOX 965005,  
 ORLANDO, FL 32896-5005  
 517530392 +E-mail/PDF: gecsedirecoverycorp.com Feb 22 2019 00:15:05 SYNCB/GAPDC, PO BOX 965005,  
 ORLANDO, FL 32896-5005  
 517530393 +E-mail/PDF: gecsedirecoverycorp.com Feb 22 2019 00:14:34 SYNCB/LORD & TAY, PO BOX 965015,  
 ORLANDO, FL 32896-5015  
 517530394 +E-mail/PDF: gecsedirecoverycorp.com Feb 22 2019 00:15:05 SYNCB/LOWES, PO BOX 965005,  
 ORLANDO, FL 32896-5005  
 517530395 +E-mail/PDF: gecsedirecoverycorp.com Feb 22 2019 00:15:05 SYNCB/TJX COS, PO BOX 965005,  
 ORLANDO, FL 32896-5005  
 517530396 +E-mail/PDF: gecsedirecoverycorp.com Feb 22 2019 00:14:06 SYNCB/TJX COS DC, PO BOX 965015,  
 ORLANDO, FL 32896-5015

District/off: 0312-2

User: admin  
Form ID: 185

Page 2 of 2  
Total Noticed: 46

Date Rcvd: Feb 21, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517659843 E-mail/Text: jennifer.chacon@spservicing.com Feb 22 2019 00:18:21  
Select Portfolio Servicing, Inc., Bankruptcy Department, P.O. Box 65250,  
Salt Lake City, UT 84165-0250  
517533071 +E-mail/PDF: gecsed@recoverycorp.com Feb 22 2019 00:14:06 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
517530398 E-mail/Text: bankruptcy@td.com Feb 22 2019 00:17:17 TD BANK N.A., 32 CHESTNUT ST,  
LEWISTON, ME 04240  
517530397 E-mail/Text: bankruptcy@td.com Feb 22 2019 00:17:17 TD BANK N.A., 70 GRAY RD,  
PORTLAND, ME 04105  
TOTAL: 26

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517530350\* +ALLY FINANCIAL, 200 RENAISSANCE CTR, DETROIT, MI 48243-1300  
517530354\* +CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253  
517530355\* +CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253  
517530359\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517530360\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517530361\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517530362\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517530363\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517530364\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517530365\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517530366\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517530367\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517530368\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517530369\* +CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850-5298  
517530372\* +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
517530373\* +CITI, PO BOX 6241, SIOUX FALLS, SD 57117-6241  
517530376\* +DISCOVER FIN SVCS LLC, PO BOX 15316, WILMINGTON, DE 19850-5316  
517530379\* +DSNB MACYS, PO BOX 8218, MASON, OH 45040-8218  
517530399\* ++TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299  
(address filed with court: TD BANK N.A., 32 CHESTNUT ST, LEWISTON, ME 04240)  
TOTALS: 0, \* 19, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 23, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2019 at the address(es) listed below:

Kevin Gordon McDonald on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, et al.  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Phillip Andrew Raymond on behalf of Creditor U.S. Bank NA, successor trustee to Bank of America, NA, as trustee, phillip.raymond@mccalla.com  
Phillip Andrew Raymond on behalf of Creditor Select Portfolio Servicing, Inc., as servicer for U.S. Bank NA, successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the registered holders of B phillip.raymond@mccalla.com  
Russell L. Low on behalf of Debtor Awni M Elias rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Russell L. Low on behalf of Joint Debtor Nahieh Elias rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7